

**What Should I Do To Properly
Report Identity Theft And Repair
My Credit?**

If you have been the victim of identity theft you should take the following steps:

- Report the crime to local law enforcement. Obtain an official copy of the police report.
- Immediately contact the three major credit reporting agencies to obtain your current credit reports, and notify their fraud units to initiate a fraud alert.
- Have credit bureaus put a "Victim's Statement" in your file asking creditors to call you before opening new accounts or changing existing accounts.
- Have the credit bureaus contact anyone who has requested your credit report in the last 6 months (2 years for employers) and notify them of your situation.

Follow up all fraud reporting with any credit bureau or creditor with a letter to an appropriate mailing address.

- Contact all creditors with whom your name has been used fraudulently—by phone and in writing.
- Keep a written log of everyone you speak with concerning the matter—including name, date, and content of conversation.
- Request copies of credit reports again in 3-6 months to verify that necessary corrections have been made.

**West Des Moines Police
Department**

Major Credit Bureau Contact Information

Experian

www.experian.com
1-888-397-3742
Fraud Reporting: 1-888-EXPERIAN
National Consumer Assistance
Box 2104
Allen, Texas 75013-2104

Equifax

www.equifax.com
1-800-685-1111
Fraud Reporting: 1-800-525-6285
P.O. Box 740241
Atlanta, Georgia 30374

Trans Union

www.transunion.com
1-800-888-4213
Fraud Reporting: 1-800-680-7289
P.O. Box 1000
Chester, Pennsylvania 19022

Important Privacy Related Contacts:

National Do Not Call Registry

1-888-382-1222 www.donotcall.gov

Owest—Phone Directory Listing

1-800-244-1111

City Directory

R.L. Polk Company
37001 Industrial Road
Livonia, MI 48150
1-800-275-7655

Junk Mail And Telemarketers List

Direct Marketing Association
PO Box 282
Carmel, NY 10512
www.the-dma.org

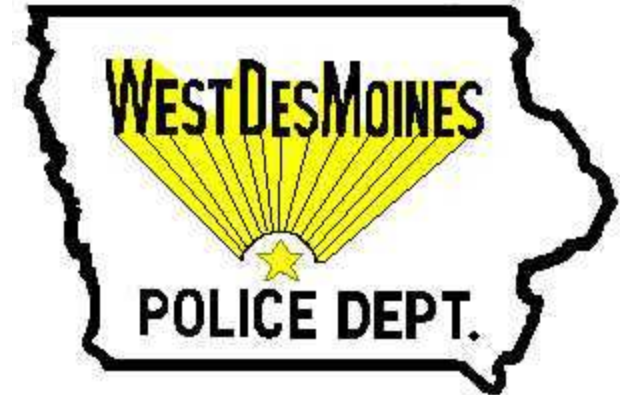
Opt-Out Of Pre-Approved Credit Card Offers

1-888-567-8688

Social Security Administration

1-800-269-0271

**West Des Moines
Police Department**



**Identity
Theft -
It Can Happen
To You!**

**"Crime Prevention Is
Everybody's Business"**

Community Education/Outreach

515-222-3333

Non-emergency dispatch

515-222-3321

www.wdm-ia.com

Identity Theft

In the course of the day you may write a check at the drugstore, charge tickets to a concert, rent a car, call home on your cell phone, or apply for a credit card. Chances are you don't give these activities a second thought.

But others may.



Identity theft is one of the fastest growing crimes in America.

In public places, criminals may engage in "shoulder surfing" - watching you from a

nearby location as you enter your telephone calling card or credit card number.

Some criminals go through trash to obtain documents that might display personal information associated with you (name, address, account numbers, social security number, etc.).

Some identity thieves simply look to steal purses or wallets.

Criminals often open new credit card accounts using the names and personal information fraudulently obtained from others. When

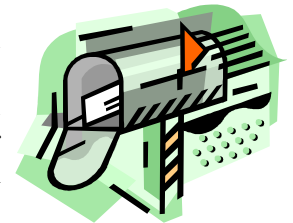


they use the credit card and don't pay the bills, the delinquent account is reported on your credit report.

They may establish cellular phone service in your name.

They may open a checking account and write bad checks.

Criminals often steal bank statements, credit card statements, and other documents from your mailbox.



Reducing Your Risk

- Limit the amount of confidential or personal information you carry in your wallet or purse. Do not carry bank account numbers, PINs, passports, birth certificates, or Social Security card. Photocopy the contents of your wallet or purse.
- Minimize the amount of personal information that you have preprinted on your checks.
- When you go on vacation take along a list of toll free phone numbers for your banking and credit card companies. Keep the list in a safe place, other than in your wallet or purse.
- Consider canceling any credit cards you have not used in 6 months.
- Never provide personal information (Social Security number, credit card number, address, etc.) over the phone

unless you initiate the call and are familiar with the business.

- Shred all credit card and other information you receive by mail and do not use.
- Review your credit card bills and checking account statements for unusual activity as soon as they are received.
- Shield your PINs at ATMs and calling card numbers from public view when using these services.
- Mail theft is very common. Drop your mail off at a U.S. Post Office Box or at the Post Office.
- When you order new credit cards in the mail, or your previous ones have expired, watch the calendar and make sure you receive the card in the appropriate time. If they are not received in a timely fashion, call and notify the credit card company. Find out if a change of address was filed, if you don't receive the

card or billing statement.

- Obtain a post office box, or locked mailbox, if you can.
- Consider making your telephone number an unlisted number or just use an initial instead of a full first name in the directory.
- Do not sign the back of credit cards with your name—write "request photo ID" in signature blank.
- If someone you don't know calls on the phone and offers you the chance to receive a major credit card, prize, or some other valuable items, but asks you for personal data (Social Security number, credit card number, mother's maiden name) ask them to send you a written application form. Never provide personal information over the phone—unless you initiate the call.